

NEW YORK PRIVATE BANK & TRUST CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3212091	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$9,944	\$6,432	-35.3%		
Loans	\$4,348	\$3,969	-8.7%		
Construction & development	\$0	\$45			
Closed-end 1-4 family residential	\$2,052	\$1,701	-17.1%		
Home equity	\$6	\$5	-7.4%		
Credit card	\$0	\$0			
Other consumer	\$32	\$4	-88.1%		
Commercial & Industrial	\$1,001	\$1,141	14.1%		
Commercial real estate	\$735	\$600	-18.4%		
Unused commitments	\$190	\$439	131.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,802	\$1,185	-34.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$807	\$628	-22.2%		
Cash & balances due	\$2,274	\$157	-93.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$6	-76.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$21	\$7	-65.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$8,594	\$5,453	-36.5%		
Deposits	\$8,430	\$4,852	-42.4%		
Total other borrowings	\$79	\$535	581.5%		
FHLB advances	\$0	\$345			
Equity					
Equity capital at quarter end	\$1,345	\$973	-27.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$27	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	13.6%	15.4%	--		
Tier 1 risk based capital ratio	28.1%	21.9%	--		
Total risk based capital ratio	29.4%	23.4%	--		
Return on equity ¹	14.3%	-27.6%	--		
Return on assets ¹	1.7%	-4.2%	--		
Net interest margin ¹	2.7%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	19.2%	22.8%	--		
Loss provision to net charge-offs (qtr)	160.4%	6800.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	18.6%	18.0%	0.1%	0.0%	--
Home equity	0.0%	0.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	28.9%	0.0%	0.0%	--
Commercial & Industrial	0.7%	0.5%	0.3%	0.0%	--
Commercial real estate	7.0%	7.4%	0.0%	0.0%	--
Total loans	10.7%	9.5%	0.1%	0.0%	